

#### ABSTRACT OF THE DISCLOSURE

A handbag has a frame and an insert. The frame comprises a substantially rigid bottom panel, connected to a front section, a back section and two side sections. Attached to either the front/back sections or the side sections is at least one handle for carrying the bag. There is at least one insert that is removably connected to the frame, to create a complete handbag. The insert is visible through the front and back sections. The insert is connected to the frame via any suitable means, such as velcro, magnetic snaps or any combination of fasteners. The insert has an openable top section to receive the contents of the handbag. Each frame preferably has several different inserts, so that the appearance of the handbag can be changed by simply changing the insert.